

Mortgagee's Address: Route 6, Box 520, Piedmont, S. C. 29673

1577-332

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

S. C.
MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:
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WHEREAS, BOBBIE S. GALLOWAY

(hereinafter referred to as Mortgagor) is well and truly indebted unto NAOMI M. HAWKINS

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference. in the sum of TWENTY-FOUR THOUSAND FIVE HUNDRED AND NO/100

-----Dollars (\$ 24,500.00) due and payable
IN TWO HUNDRED FORTY (240) equal monthly installments of Two Hundred Thirty-Six and 44/100 (\$236.44) Dollars per month beginning September 1, 1982 and continuing monthly until paid in full.

with interest thereon from August 16, 1982 at the rate of 10% per centum per annum, to be paid: AS SET OUT ABOVE.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE

ALL that certain piece, parcel or lot of land, and the improvements thereon, situate, lying and being in the City and County of Greenville, State of South Carolina, and being shown and designated as Lot 77 on a Plat of Augusta Road Hills recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book M, Page 33, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Long Hill Street at the joint front corner of Lots 76 and 77 and running thence S. 2-56 W. 160 feet to an iron pin; thence running N. 87-04 W. 60 feet to an iron pin; thence running N. 2-56 E. 160 feet to an iron pin; thence running S. 87-04 E. 60 feet to the point of beginning.

Derivation: Deed Book 1172, Page 257 - Naomi M. Hawkins 8/16/82

THERE shall be a Five(\$5.00) Dollar late charge for any payment received after the 15th day of the month.

IT is expressly understood that there will be no prepayment penalty.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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